



## What You'll Need for Your Mortgage Application

- Copy of Photo ID
- Paystubs for the last 30 days
- Original copies of your most recent 2 years W-2s
- If you have a rental property, provide your most recent 2 years tax returns with all schedules and current rental agreement
- If you are self-employed or receive a 1099, provide your most recent 2 years tax returns with all schedules and a year-to-date profit and loss statement and balance sheet
- If you own 25% or more of a corporation, provide the most recent 2 years corporate tax returns with all schedules and a year-to-date profit and loss statement and balance sheet
- If you are commissioned, provide your most recent 2 years tax returns with all schedules and year-to-date employee business expenses
- Last 2 months' bank statements for all accounts, all pages, including blank pages
- Most recent retirement or 401k statements, all pages, including blank pages
- If divorced, all papers including marital termination agreement and final decree (signed and recorded by the court)
- Homeowners Insurance Quote showing annual premiums and coverages
- Original certificate of eligibility and DD-214 (VA loans only)
- Information on real estate you currently own — copy of your current mortgage statement or tax bill and insurance declarations page (if not paid through escrow)
- Purchase Contract (for the purchase of your new home — be sure dates you are committing to are realistic)
- Sales Contract (if you are selling your present home)
- Certified copy of the closing statement (if you have already sold your home)